Certificate Number: 17082-PAE-DE-033502603

Bankruptcy Case Number: 19-15235



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 3, 2019, at 12:55 o'clock PM MST, KAROLYN M EVANS completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 3, 2019 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: <u>Executive Director</u>